



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [BANK OF HAWAII CORPORATION](#)

**City/State** [HONOLULU, HI](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [22,672,183](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BANK OF HAWAII CORPORATION](#)  
[130 MERCHANT STREET, 22ND FLOOR](#)  
[HONOLULU, HI 96813](#)

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## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	21,576,187			18,651,221			19,320,248			17,530,632			16,991,172																	
Net income (\$000) .....	127,482			73,650			153,804			225,913			219,602																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.30	2.65	22	2.74	2.84	37	2.60	2.77	32	2.88	3.01	36	2.92	3.08	33															
+ Non-interest income .....	0.80	1.11	37	0.89	1.14	40	0.88	1.21	37	1.04	1.32	49	0.98	1.31	41															
- Overhead expense .....	1.84	2.24	24	1.99	2.63	18	1.94	2.57	20	2.16	2.69	22	2.18	2.71	22															
- Provision for credit losses .....	-0.28	-0.15	28	0.79	0.85	52	0.61	0.51	67	0.09	0.15	39	0.08	0.14	33															
+ Securities gains (losses) .....	0.01	0.01	76	0.13	0.03	92	0.05	0.02	78	-0.02	0.01	3	-0.02	0	8															
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.55	1.79	34	0.98	0.64	64	0.99	1.04	43	1.64	1.56	56	1.62	1.57	51															
Net operating income .....	1.18	1.36	34	0.79	0.48	65	0.80	0.81	41	1.29	1.19	57	1.29	1.24	54															
Net income .....	1.18	1.35	34	0.79	0.50	64	0.80	0.82	41	1.29	1.19	57	1.29	1.24	53															
Net income (Subchapter S adjusted) .....			2.16			0.93			1.18			1.17			1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	2.56	3.14	16	3.25	3.78	19	3.01	3.55	18	3.59	4.41	10	3.47	4.24	11															
Interest expense .....	0.16	0.27	24	0.36	0.66	17	0.27	0.52	17	0.54	1.08	12	0.39	0.86	11															
Net interest income (tax equivalent) .....	2.41	2.85	19	2.89	3.10	33	2.73	3.01	29	3.05	3.33	30	3.07	3.38	27															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.07	0.13	34	0.16	0.28	46	0.06	0.27	20	0.12	0.21	44	0.14	0.22	47															
Earnings coverage of net loan and lease losses (X) .....	32.66	4.52	77	18.63	21.56	67	43	22.91	84	23.83	24.40	66	20.15	21.75	63															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.50	1.39	65	1.47	1.51	54	1.81	1.58	71	1	0.83	73	1.02	0.90	68															
Allowance for loan and lease losses / Total loans and leases .....	1.49	1.37	65	1.47	1.48	54	1.80	1.55	72	1	0.81	73	1.02	0.89	70															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.16	0.63	9	0.19	0.66	9	0.15	0.71	6	0.18	0.57	11	0.12	0.61	5															
30–89 days past due loans and leases / Total loans and leases .....	0.17	0.27	40	0.12	0.36	19	0.22	0.39	31	0.51	0.43	68	0.32	0.44	37															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	6.75	-1.82	78	9.07	6.94	62	11.73	3.20	77	12.91	14.45	47	11.95	16.62	36															
Net short-term noncore funding dependence .....	1.11	-8.21	80	2.28	-2.29	63	5.72	-4.76	86	4.89	3.38	48	4.31	4.66	36															
Net loans and leases / Total assets .....	52.52	59.81	22	58.94	63.21	26	57.30	61.58	28	60.35	63.77	30	60.39	63.98	26															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	7.31	9.11	7	6.90	9.03	3	6.71	9.13	3	7.25	9.76	4	7.60	9.71	6															
Holding company equity capital / Total assets .....	6.98	10.88	4	6.84	11.06	3	6.67	11.16	3	7.11	12.43	3	7.40	12.22	0															
Total equity capital (including minority interest) / Total assets .....	6.98	11.01	3	6.84	11.18	2	6.67	11.29	1	7.11	12.57	1	7.40	12.27	0															
Common equity tier 1 capital / Total risk-weighted assets .....	12.36	12.69	51	12.04	12.01	55	12.06	12.38	51	12.18	12.17	54	13.07	12.12	73															
Net loans and leases / Equity capital (X) .....	7.52	5.51	86	8.62	5.78	90	8.59	5.58	93	8.49	5.21	92	8.16	5.29	94															
Cash dividends / Net income .....	42.47	25.30	87	72.88	60.26	71	69.85	42.30	88	46.69	33.12	76	44.85	27.31	85															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02			17.36																
<b>Growth Rates</b>																														
Assets .....	14.68	9.29	71	11.77	17.07	31	13.86	16.68	46	5.55	9.26	47	0.32	7	14															
Equity capital .....	17.12	9.31	82	5.14	6.16	49	6.81	6.99	55	1.47	10.49	13	2.95	7.89	38															
Net loans and leases .....	2.20	0.79	71	9.17	13.26	43	8.12	9.07	55	5.48	9.10	48	6.64	7.89	52															
Noncore funding .....	-9.29	-23.76	71	-7.08	-2.41	44	-5.55	-12.18	58	7.12	6.59	57	-2.90	10.67	26															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	85.85	103.07	2	95.99	103.11	10	94.91	102.81	11	96.66	103.22	14	95.35	103.10	13															
Cash from ops + noncash items + op expense / Op expense + dividends .....	55.71	130.64	19	120.88	154.33	48	121.41	147.24	46	207.44	190.27	62	188.22	174.91	61															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	201,191	215,060	419,597	436,585	408,043	-6.45	22.34
Income from lease financing receivables.....	2,545	3,042	2,788	7,734	7,644	-16.34	-25.01
Fully taxable income on loans and leases.....	203,518	217,841	421,891	443,813	415,390	-6.57	21.29
Tax-exempt income on loans and leases.....	218	261	494	506	297	-16.48	319.23
Estimated tax benefit on income on loans and leases.....	71	133	233	159	82	-46.89	136.17
Income on loans and leases (tax equivalent).....	203,807	218,235	422,618	444,478	415,769	-6.61	21.41
Investment interest income (tax equivalent).....	59,361	67,844	128,322	145,861	139,550	-12.50	-12.51
Interest on balances due from depository institutions.....	404	648	916	3,594	3,757	-37.65	-70.66
Interest income on other earning assets.....	367	343	661	1,001	1,357	7.00	0.27
Total interest income (tax equivalent).....	263,939	287,070	552,517	594,934	560,433	-8.06	11.15
Interest on time deposits of \$250K or more .....	2,474	8,407	12,863	23,763	17,816	-70.57	
Interest on time deposits < \$250K.....	1,154	2,315	4,100	5,673	4,087	-50.15	
Interest on foreign office deposits .....	376	1,120	1,730	3,888	1,914	-66.43	111.24
Interest on other deposits .....	4,477	10,372	14,273	35,050	17,326	-56.84	68.63
Interest on other borrowings and trading liabilities.....	7,580	9,220	17,136	21,308	22,678	-17.79	-47.04
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	16,061	31,434	50,102	89,682	63,821	-48.91	-20.80
Net interest income (tax equivalent).....	247,878	255,636	502,415	505,252	496,612	-3.03	14.13
Non-interest income.....	85,770	82,968	169,706	181,979	167,322	3.38	-4.93
Adjusted operating income (tax equivalent) .....	333,648	338,604	672,121	687,231	663,934	-1.46	8.54
Overhead expense.....	198,524	185,265	373,923	379,189	371,175	7.16	12.51
Provision for credit losses.....	-30,400	74,000	117,800	16,000	13,425		
Securities gains (losses) .....	1,220	12,246	9,932	-3,986	-3,938	-90.04	-88.77
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	166,744	91,585	190,330	288,056	275,396	82.06	16.74
Applicable income taxes .....	39,010	17,220	35,320	59,913	50,624	126.54	-7.97
Tax equivalent adjustments .....	252	715	1,206	2,230	5,170	-64.76	-95.79
Applicable income taxes (tax equivalent).....	39,262	17,935	36,526	62,143	55,794	118.91	-18.84
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	127,482	73,650	153,804	225,913	219,602	73.09	34.97
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	127,482	73,650	153,804	225,913	219,602	73.09	34.97
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	127,482	73,650	153,804	225,913	219,602	73.09	34.97
Investment securities income (tax equivalent).....	59,361	67,844	128,322	145,861	139,550	-12.50	-12.51
US Treasury and agency securities (excluding mortgage-backed securities) .....	915	4,364	6,327	17,231	16,579	-79.03	-84.43
Mortgage-backed securities .....	54,328	57,383	111,466	109,451	90,086	-5.32	31.12
All other securities .....	4,118	6,097	10,529	19,179	32,885	-32.45	-79.95
Cash dividends declared.....	54,139	53,679	107,434	105,478	98,496	0.86	34.91
Common .....	54,139	53,679	107,434	105,478	98,496	0.86	34.91
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.45	2.92	18	3.08	3.46	21	2.86	3.27	20	3.39	4	15	3.30	3.87	15
Less: Interest expense .....	0.15	0.25	24	0.34	0.61	17	0.26	0.48	17	0.51	0.98	15	0.38	0.79	14
Equals: Net interest income (tax equivalent) .....	2.30	2.65	22	2.74	2.84	37	2.60	2.77	32	2.88	3.01	36	2.92	3.08	33
Plus: Non-interest income .....	0.80	1.11	37	0.89	1.14	40	0.88	1.21	37	1.04	1.32	49	0.98	1.31	41
Equals: adjusted operating income (tax equivalent) .....	3.09	3.82	14	3.63	4.05	25	3.48	4.04	24	3.92	4.41	27	3.91	4.46	23
Less: Overhead expense .....	1.84	2.24	24	1.99	2.63	18	1.94	2.57	20	2.16	2.69	22	2.18	2.71	22
Less: Provision for credit losses .....	-0.28	-0.15	28	0.79	0.85	52	0.61	0.51	67	0.09	0.15	39	0.08	0.14	33
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	76	0.13	0.03	92	0.05	0.02	79	-0.02	0.01	3	-0.02	0	8
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.55	1.79	34	0.98	0.64	64	0.99	1.04	43	1.64	1.56	56	1.62	1.57	51
Less: Applicable income taxes (tax equivalent) .....	0.36	0.41	35	0.19	0.16	51	0.19	0.23	36	0.35	0.36	44	0.33	0.33	46
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.18	1.36	34	0.79	0.48	65	0.80	0.81	41	1.29	1.19	57	1.29	1.24	54
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.18	1.35	34	0.79	0.50	64	0.80	0.82	41	1.29	1.19	57	1.29	1.24	53
Memo: Net income (last four quarters) .....	1	1.25	25	1.01	0.81	66	0.80	0.82	41	1.29	1.19	57	1.29	1.24	53
Net income—BHC and noncontrolling (minority) interest .....	1.18	1.37	34	0.79	0.50	64	0.80	0.83	41	1.29	1.20	57	1.29	1.25	53
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.44	93.15	78	94.70	91.74	84	95.12	92.32	82	94.57	91.05	83	95.15	91.48	86
Average interest-bearing funds / Average assets .....	63.76	62.32	63	66.46	65.48	57	65.51	64.06	61	66.03	65.57	50	64.27	65.56	42
Interest income (tax equivalent) / Average earning assets .....	2.56	3.14	16	3.25	3.78	19	3.01	3.55	18	3.59	4.41	10	3.47	4.24	11
Interest expense / Average earning assets .....	0.16	0.27	24	0.36	0.66	17	0.27	0.52	17	0.54	1.08	12	0.39	0.86	11
Net interest income (tax equivalent) / Average earning assets .....	2.41	2.85	19	2.89	3.10	33	2.73	3.01	29	3.05	3.33	30	3.07	3.38	27
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.38	4.05	16	3.82	4.44	13	3.64	4.27	13	4.15	5.09	8	4.13	4.95	10
Interest-bearing bank balances .....	0.10	0.11	38	0.33	0.50	26	0.20	0.27	35	1.75	2.04	32	1.50	1.64	32
Federal funds sold and reverse repos .....		0.26			0.94			0.68			2.44			2.17	
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	2.56	3.11	17	3.24	3.74	21	3	3.51	19	3.58	4.36	11	3.43	4.20	11
Investment securities (tax equivalent) .....	1.55	1.80	33	2.39	2.51	35	2.10	2.25	33	2.61	2.76	40	2.39	2.68	27
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.72	1.28	21	2.32	2.01	66	2.14	1.75	71	2.71	2.32	78	2.05	2.05	54
Mortgage-backed securities .....	1.48	1.56	45	2.28	2.33	38	2	2.05	41	2.49	2.61	33	2.39	2.50	40
All other securities .....	2.22	2.91	29	3.29	3.48	53	3.08	3.24	48	3.55	4.06	39	2.85	4.20	17
Interest-bearing deposits .....	0.13	0.24	26	0.38	0.70	17	0.28	0.53	18	0.63	1.10	16	0.41	0.81	14
Time deposits of \$250K or more .....	0.49	0.76	23	1.43	1.67	23	1.10	1.42	23	1.96	1.96	45	1.46	1.44	50
Time deposits < \$250K .....	0.59	0.72	41	1.03	1.58	12	0.95	1.36	16	1.22	1.82	16	1.01	1.29	30
Other domestic deposits .....	0.08	0.17	25	0.22	0.50	11	0.15	0.36	12	0.41	0.93	10	0.22	0.67	5
Foreign deposits .....	0.12	0.12	59	0.35	0.59	32	0.27	0.42	35	0.58	1.19	16	0.32	0.97	12
Federal funds purchased and repos .....	2.39	0.19	96	2.55	0.85	92	2.46	0.62	95	3.24	1.86	87	3.58	1.51	92
Other borrowed funds and trading liabilities .....	1.61	1.31	64	2.03	1.62	72	1.88	1.50	71	1.28	2.38	7	1.53	2.28	11
All interest-bearing funds .....	0.23	0.40	23	0.51	0.92	14	0.40	0.74	13	0.77	1.49	11	0.58	1.19	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>																
Total non-interest income .....		85,770		82,968		169,706		181,979		167,322						
Fiduciary activities income .....		23,360		22,164		44,872		45,847		45,150						
Service charges on deposit accounts - domestic .....		12,805		12,380		25,017		30,897		29,656						
Trading revenue.....		3,396		10,436		17,414		9,588		4,089						
Investment banking fees and commissions.....		3,540		3,450		6,660		8,688		8,956						
Insurance activities revenue.....		407		417		871		2,417		1,145						
Venture capital revenue.....		0		0		0		0		0						
Net servicing fees .....		1,951		-737		-2,020		3,148		4,138						
Net securitization income .....		0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....		12,669		4,809		11,888		10,539		3,762						
Other non-interest income.....		27,642		30,049		65,004		70,855		70,426						
Total overhead expenses .....		198,524		185,265		373,923		379,189		371,175						
Personnel expense.....		114,575		106,739		211,043		219,338		215,953						
Net occupancy expense.....		33,113		33,009		71,911		61,580		56,713						
Goodwill impairment losses .....		0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0						
Other operating expenses.....		50,836		45,517		90,969		98,271		98,509						
Fee income on mutual funds and annuities.....		2,098		2,164		4,011		6,289		6,585						
<b>Memoranda</b>																
Assets under management in proprietary mutual funds and annuities .....		973,248		1,165,717		1,121,512		1,349,791		1,326,098						
Number of equivalent employees .....		2,085		2,112		2,022		2,124		2,122						
Average personnel expense per employee.....		54.95		50.54		104.37		103.27		101.77						
Average assets per employee.....		10,348.29		8,831.07		9,555.02		8,253.59		8,007.15						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct				
<b>Analysis Ratios</b>																
Mutual fund fee income / Non-interest income .....		2.45	2.15	57	2.61	2.20	62	2.36	2.02	61	3.46	2.72	64	3.94	3.08	66
Overhead expenses / Net Interest Income + non-interest income .....		59.55	59.03	46	54.83	63.28	22	55.73	62.28	28	55.36	61.29	24	56.34	60.88	26
<b>Percent of Average Assets</b>																
Total overhead expense .....		1.84	2.24	24	1.99	2.63	18	1.94	2.57	20	2.16	2.69	22	2.18	2.71	22
Personnel expense.....		1.06	1.25	31	1.14	1.31	32	1.09	1.30	27	1.25	1.41	34	1.27	1.44	31
Net occupancy expense.....		0.31	0.24	78	0.35	0.26	82	0.37	0.26	88	0.35	0.28	76	0.33	0.28	68
Other operating expenses.....		0.47	0.73	13	0.49	0.99	10	0.47	0.94	7	0.56	0.97	11	0.58	0.97	10
Overhead less non-interest income .....		1.05	1.10	40	1.10	1.36	30	1.06	1.25	35	1.12	1.32	31	1.20	1.38	32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>																
Total overhead expense .....		59.50	58.45	48	54.71	62.83	21	55.63	61.82	28	55.18	60.64	26	55.91	60.37	26
Personnel expense.....		34.34	33.10	55	31.52	32.43	39	31.40	32.36	39	31.92	32.39	46	32.53	32.51	44
Net occupancy expense.....		9.92	6.33	90	9.75	6.65	90	10.70	6.58	94	8.96	6.52	88	8.54	6.48	84
Other operating expenses.....		15.24	18.60	28	13.44	23.06	7	13.53	22.28	6	14.30	21.20	8	14.84	20.90	10
Total non-interest income .....		25.71	28.18	51	24.50	27.40	48	25.25	28.83	47	26.48	29.23	55	25.20	28.50	49
Fiduciary activities income .....		7	2.24	90	6.55	2.10	89	6.68	2.09	89	6.67	1.97	89	6.80	2.14	89
Service charges on domestic deposit accounts .....		3.84	3.19	61	3.66	3.35	57	3.72	3.27	59	4.50	3.88	59	4.47	4.15	54
Trading revenue.....		1.02	0.72	77	3.08	1.60	80	2.59	1.28	80	1.40	1.18	76	0.62	0.85	63
Investment banking fees and commissions.....		1.06	2.52	41	1.02	2.64	42	0.99	2.46	41	1.26	3.54	41	1.35	3.42	43
Insurance activities revenue.....		0.12	0.37	58	0.12	0.39	60	0.13	0.41	59	0.35	0.47	69	0.17	0.47	61
Venture capital revenue.....		0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....		0.58	0.55	67	-0.22	-0.20	24	-0.30	0.01	17	0.46	0.28	76	0.62	0.65	63
Net securitization income .....		0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....		3.80	3.83	59	1.42	2.89	46	1.77	3.92	44	1.53	1.86	53	0.57	1.61	42
Other non-interest income.....		8.28	9.26	57	8.87	9.31	53	9.67	9.65	60	10.31	10.04	65	10.61	9.86	64
Overhead less non-interest income .....		33.79	29.94	54	30.21	34.19	38	30.38	31.93	43	28.70	31.06	36	30.70	31.46	42
Applicable income taxes / Pretax net operating income (tax equivalent).....		23.40	21.54	70	18.80	18.39	46	18.56	18.63	43	20.80	20.56	54	18.38	19.04	36
Applicable income tax + TE / Pretax net operating income + TE .....		23.55	23.10	60	19.58	22.75	20	19.19	21.18	26	21.57	23.23	34	20.26	21.56	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	9,232,733	8,724,702	9,053,504	8,437,287	7,980,125	5.82	44.11	
Commercial and industrial loans .....	1,201,516	1,386,028	1,306,378	867,305	847,688	-13.31	57.76	
Loans to individuals .....	995,277	1,061,849	1,022,694	1,112,631	1,029,296	-6.27	35.24	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	8,813	9,723	9,537	961	891	-9.36	1496.56	
Other loans and leases .....	668,122	661,021	644,727	612,994	604,799	1.07	23.33	
Less: Unearned income .....	17,593	17,242	14,255	1,224	3,038	2.04	86.92	
Loans and leases, net of unearned income .....	12,088,868	11,826,081	12,022,585	11,029,954	10,459,761	2.22	43.28	
Less: Allowance for loan and lease losses .....	180,385	173,439	216,252	110,027	106,693	4.00	73.56	
Net loans and leases .....	11,908,483	11,652,642	11,806,333	10,919,927	10,353,068	2.20	42.90	
Debt securities that reprice or mature in over 1 year .....	8,112,267	5,470,164	6,649,787	4,886,476	4,608,726	48.30	54.44	
Mutual funds and equity securities .....	0	0	0	0	0			
Subtotal .....	20,020,750	17,122,806	18,456,120	15,806,403	14,961,794	16.92	47.36	
Interest-bearing bank balances .....	912,314	803,167	334,668	259,553	201,888	13.59	55.70	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	358,287	533,143	404,629	774,821	881,308	-32.80	-57.61	
Trading assets .....	109,853	150,408	144,630	69,092	45,593	-26.96	177.20	
Total earning assets .....	21,401,204	18,609,524	19,340,047	16,909,869	16,090,583	15.00	42.14	
Non-interest-bearing cash and due from depository institutions .....	269,153	242,423	279,420	299,105	324,081	11.03	21.12	
Premises, fixed assets, and leases .....	295,772	295,748	299,237	289,226	151,837	0.01	169.29	
Other real estate owned .....	2,332	2,506	2,332	2,737	1,356	-6.94	34.95	
Investment in unconsolidated subsidiaries .....	3,002	6,419	4,100	8,329	12,160	-53.23	-66.47	
Intangible and other assets .....	700,720	613,322	678,515	586,230	563,957	14.25	35.66	
Total assets .....	22,672,183	19,769,942	20,603,651	18,095,496	17,143,974	14.68	42.45	
Quarterly average assets .....	22,060,661	19,116,126	20,314,918	17,802,027	17,017,194	15.40	40.87	
Average loans and leases (YTD) .....	12,050,380	11,417,488	11,610,433	10,708,673	10,056,126	5.54	48.98	
<b>Memoranda</b>								
Loans held-for-sale .....	47,490	20,711	82,565	39,062	10,987	129.30	-55.12	
Loans not held-for-sale .....	12,041,378	11,805,370	11,940,020	10,990,892	10,448,774	2.00	44.53	
Real estate loans secured by 1–4 family .....	5,838,120	5,603,793	5,759,824	5,556,164	5,315,316	4.18	37.28	
Commercial real estate loans .....	3,083,528	2,827,266	2,980,079	2,572,391	2,361,743	9.06	61.14	
Construction and land development .....	392,612	369,642	371,571	309,599	300,416	6.21	10.31	
Multifamily .....	549,765	464,658	501,012	429,661	388,463	18.32	132.37	
Nonfarm nonresidential .....	2,141,151	1,992,966	2,107,496	1,833,131	1,672,864	7.44	62.07	
Real estate loans secured by farmland .....	2,654	2,696	2,677	2,727	4,777	-1.56	-17.86	
Total investment securities .....	8,470,554	6,003,307	7,054,416	5,661,297	5,490,034	41.10	38.91	
U.S. Treasury securities .....	181,641	145,957	8,421	275,531	354,095	24.45	-62.95	
US agency securities (excluding mortgage-backed securities) .....	155,992	187,848	174,386	242,122	391,485	-16.96	-64.38	
Municipal securities .....	57,924	109,874	58,603	109,909	798,598	-47.28	-93.93	
Mortgage-backed securities .....	7,672,994	5,320,738	6,576,370	4,682,439	3,625,450	44.21	103.88	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	402,003	238,890	236,636	351,296	320,406	68.28	-11.15	
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	4,522,941	2,726,478	3,791,689	2,619,003	2,007,942	65.89	96.68	
U.S. Treasury securities .....	50,207	1,116	921	1,155	972	4398.84	9078.61	
US agency securities (excluding mortgage-backed securities) .....	155,992	187,848	174,386	242,122	391,485	-16.96	-64.38	
Municipal securities .....	24,499	55,601	24,840	55,098	563,996	-55.94	-96.55	
Mortgage-backed securities .....	3,900,781	2,256,532	3,366,937	1,984,307	828,349	72.87	362.86	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	391,462	225,381	224,605	336,321	223,140	73.69	26.70	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	17,504	97,465	85,966	20,587	-68,098	-82.04	-80.98	
Available-for-sale securities appreciation (depreciation) .....	1,282	78,239	70,052	11,366	-14,215	-98.36	-97.02	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	3,526,612	3,592,164	3,582,212	2,617,156	2,253,696	-1.82	38.05	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,081,931	5,039,237	5,309,238	4,067,982	4,328,890	20.69	52.69
NOW, ATS and transaction accounts .....	4,310,139	3,266,555	3,853,365	2,963,627	2,845,989	31.95	59.69
Time deposits less brokered deposits < \$250K .....	380,212	431,174	405,222	465,866	434,119	-11.82	
MMDA and other savings accounts .....	7,336,752	6,459,823	6,400,152	6,009,740	5,187,449	13.58	49.89
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	18,109,034	15,196,789	15,967,977	13,507,215	12,796,447	19.16	53.46
Time deposits of \$250K or more .....	915,958	1,137,139	1,151,886	1,209,001	1,178,432	-19.45	
Foreign deposits .....	1,144,717	1,089,227	1,091,758	1,067,201	1,052,363	5.09	33.24
Federal funds purchased and repos .....	550,490	603,206	600,590	604,306	504,296	-8.74	-7.34
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	75,336	50,199		
Other borrowings w/remaining maturity over 1 year .....	10,437	60,524	60,481	118,439	85,643	-82.76	-96.11
Brokered deposits < \$250K .....	0	0	0	1,065	0		
Noncore funding .....	2,621,602	2,890,096	2,904,715	3,075,348	2,870,933	-9.29	-3.11
Trading liabilities .....	18,616	21,945	18,627	7,520	9,472	-15.17	0.06
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	339,400	309,030	337,825	218,581	198,922	9.83	44.85
Total liabilities .....	21,088,652	18,417,860	19,229,144	16,808,664	15,875,774	14.50	42.89
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	175,487	0	0	0	0		
Common stock .....	580	580	580	579	577	0.00	0.69
Common surplus .....	598,774	586,946	591,360	582,566	571,704	2.02	9.48
Retained earnings .....	1,884,431	1,786,351	1,811,979	1,761,415	1,641,314	5.49	37.52
Accumulated other comprehensive income .....	-41,468	18,925	7,822	-31,112	-51,043		
Other equity capital components .....	-1,034,273	-1,040,720	-1,037,234	-1,026,616	-894,352		
Total holding company equity capital .....	1,583,531	1,352,082	1,374,507	1,286,832	1,268,200	17.12	36.84
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,583,531	1,352,082	1,374,507	1,286,832	1,268,200	17.12	36.84
Total liabilities and capital .....	22,672,183	19,769,942	20,603,651	18,095,496	17,143,974	14.68	42.45
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,570,232	5,485,015	5,749,612	4,489,525	4,739,596	19.79	49.89
Interest-bearing deposits .....	13,599,477	11,938,140	12,462,009	11,294,957	10,287,646	13.92	46.86
Total deposits .....	20,169,709	17,423,155	18,211,621	15,784,482	15,027,242	15.76	47.83
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,374,507	1,286,832	1,286,832	1,268,200	1,231,868		
Accounting restatements .....	0	3,632	3,632	0	0		
Net income .....	127,482	73,650	153,804	225,913	219,602		
Net sale of new perpetual preferred stock .....	175,487	0	0	0	0		
Net sale of new common stock .....	6,660	5,687	9,168	7,578	8,146		
Sale of treasury stock .....	6,122	3,704	7,577	8,337	7,919		
Less: Purchase of treasury stock .....	3,298	17,781	18,006	137,649	91,988		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	54,139	53,679	107,434	105,478	98,496		
Change in other comprehensive income .....	-49,290	50,037	38,934	19,931	-8,851		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,583,531	1,352,082	1,374,507	1,286,832	1,268,200		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	40.72	36.32	56	44.13	36.22	63	43.94	36.22	65	46.63	37.78	62	46.55	37.19	64
Commercial and industrial loans .....	5.30	12.25	12	7.01	14.99	15	6.34	13.52	14	4.79	12.02	16	4.94	12.85	14
Loans to individuals .....	4.39	3.48	70	5.37	3.53	70	4.96	3.40	68	6.15	4.20	70	6	4.31	68
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.04	0.21	52	0.05	0.20	53	0.05	0.19	55	0.01	0.24	33	0.01	0.30	31
Other loans and leases.....	2.95	4.22	50	3.34	4.66	47	3.13	4.63	48	3.39	5.01	44	3.53	5	42
Net loans and leases.....	52.52	59.81	22	58.94	63.21	26	57.30	61.58	28	60.35	63.77	30	60.39	63.98	26
Debt securities over 1 year.....	35.78	17.61	97	27.67	14.01	94	32.27	15.55	96	27	14.60	93	26.88	14.63	91
Mutual funds and equity securities .....	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	88.31	78.32	92	86.61	78.43	85	89.58	78.16	93	87.35	79.65	74	87.27	79.97	76
Interest-bearing bank balances .....	4.02	9.11	21	4.06	6.78	31	1.62	7.51	12	1.43	3.06	34	1.18	3.04	33
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.58	1.53	62	2.70	1.83	73	1.96	1.68	66	4.28	1.91	84	5.14	1.96	86
Trading assets .....	0.48	0.60	66	0.76	1.09	64	0.70	1.01	66	0.38	1.19	64	0.27	1.33	70
Total earning assets.....	94.39	91.43	85	94.13	90.72	86	93.87	91.05	81	93.45	89.53	88	93.86	89.74	87
Non-interest cash and due from depository institutions.....	1.19	1.01	60	1.23	1.08	59	1.36	1.07	75	1.65	1.14	84	1.89	1.21	87
Other real estate owned.....	0.01	0.02	54	0.01	0.03	42	0.01	0.02	49	0.02	0.03	43	0.01	0.04	25
All other assets.....	4.42	7.50	11	4.64	8.16	9	4.78	7.82	11	4.90	9.27	8	4.25	8.98	8
<b>Memoranda</b>															
Short-term investments .....	5.60	12.01	21	6.76	10.58	37	3.59	11.17	16	5.72	7.63	53	6.32	7.80	62
U.S. Treasury securities.....	0.80	1.08	65	0.74	0.92	67	0.04	0.84	44	1.52	1.03	71	2.07	1.04	77
US agency securities (excluding mortgage-backed securities) .....	0.69	0.77	64	0.95	0.48	77	0.85	0.63	71	1.34	0.54	81	2.28	0.69	86
Municipal securities .....	0.26	1.72	30	0.56	1.45	39	0.28	1.69	29	0.61	1.34	43	4.66	1.62	84
Mortgage-backed securities .....	33.84	12.97	97	26.91	11.11	96	31.92	11.75	97	25.88	11.44	96	21.15	11.13	92
Asset-backed securities .....	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	1.77	0.52	86	1.21	0.39	82	1.15	0.42	81	1.94	0.39	91	1.87	0.41	91
Loans held-for-sale.....	0.21	0.42	51	0.10	0.48	30	0.40	0.52	52	0.22	0.39	50	0.06	0.30	35
Loans held for investment .....	53.11	59.85	22	59.71	63.46	28	57.95	61.72	29	60.74	63.50	31	60.95	63.93	28
Real estate loans secured by 1–4 family .....	25.75	11.69	91	28.35	12.29	92	27.96	11.91	93	30.70	13.29	93	31	13.46	94
Revolving .....	3.83	1.45	94	4.81	1.80	93	4.46	1.66	94	5.36	2.07	92	5.96	2.27	94
Closed-end, secured by first liens .....	20.58	9.84	88	21.69	9.99	91	21.89	9.81	91	23.22	10.69	92	22.92	10.57	91
Closed-end, secured by junior liens .....	1.34	0.20	96	1.84	0.26	96	1.61	0.22	96	2.13	0.28	95	2.12	0.31	95
Commercial real estate loans .....	13.60	22.48	25	14.30	21.90	28	14.46	22.22	27	14.22	22.23	33	13.78	21.58	32
Construction and land development.....	1.73	3.35	33	1.87	3.32	35	1.80	3.40	34	1.71	3.44	36	1.75	3.51	36
Multifamily.....	2.42	3.31	48	2.35	3.07	45	2.43	3.12	48	2.37	3.01	47	2.27	2.72	50
Nonfarm nonresidential .....	9.44	14.81	28	10.08	14.50	34	10.23	14.72	31	10.13	14.69	35	9.76	14.44	35
Real estate loans secured by farmland.....	0.01	0.34	32	0.01	0.33	30	0.01	0.33	31	0.02	0.36	32	0.03	0.41	42

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	76.37	59.66	81	73.78	55.37	85	75.30	57.15	83	76.49	57.46	79	76.29	56.49	78
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	48.29	19.82	96	47.39	19.50	96	47.91	19.43	95	50.37	20.75	96	50.82	21.10	96
Real estate loans secured by 1–4 family.....	7.19	2.42	96	8.04	2.79	96	7.63	2.64	96	8.80	3.15	96	9.77	3.50	94
Revolving .....	41.10	17.22	94	39.34	16.49	93	40.27	16.59	95	41.58	17.39	93	41.04	17.39	94
Closed-end.....	25.51	36.54	28	23.91	32.96	30	24.79	34.63	29	23.32	33.52	32	22.58	32.14	34
Construction and land development.....	3.25	5.50	35	3.13	4.97	39	3.09	5.26	36	2.81	5.09	38	2.87	5.20	36
1–4 family.....	0.21	1.11	28	0.28	0.93	33	0.23	0.93	33	0.30	0.94	37	0.40	1.02	39
Other.....	3.04	4.33	38	2.85	3.90	41	2.86	4.19	40	2.51	4.02	36	2.47	4.05	37
Multifamily.....	4.55	5.34	55	3.93	4.72	50	4.17	4.96	49	3.90	4.69	47	3.71	4.10	53
Nonfarm nonresidential .....	17.71	24.14	34	16.85	21.76	37	17.53	22.93	36	16.62	22.15	36	15.99	21.40	37
Owner-occupied.....	3.51	8.14	23	3.86	7.38	31	3.95	7.68	29	3.78	7.72	29	3.49	8.03	29
Other.....	14.20	15.71	43	12.99	14.16	42	13.58	14.95	41	12.84	14.34	45	12.51	13.38	47
Real estate loans secured by farmland.....	0.02	0.59	33	0.02	0.52	31	0.02	0.54	31	0.02	0.55	32	0.05	0.63	40
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	9.94	20.98	12	11.72	23.90	11	10.87	22.17	12	7.86	19.53	11	8.10	20.32	10
Loans to individuals .....	8.23	6.28	71	8.98	6.11	71	8.51	6.13	72	10.09	7.13	69	9.84	7.36	70
Credit card loans .....	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.07	0.37	50	0.08	0.31	51	0.08	0.32	54	0.01	0.37	32	0.01	0.46	34
Other loans and leases.....	5.53	8.03	53	5.59	8.93	50	5.36	9.09	48	5.56	9.85	46	5.78	9.66	46
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	519.61	383.17	78	590.27	392.62	84	582.44	381.27	87	602.90	391.26	85	571.06	379.80	77
Real estate loans secured by 1–4 family.....	328.56	124.52	94	379.13	133.24	96	370.55	125.03	96	397.02	138.18	95	380.37	137.84	97
Revolving .....	48.92	15.53	96	64.34	19.64	96	59.05	17.42	96	69.34	21.26	95	73.16	23.33	95
Closed-end.....	279.64	107.53	93	314.78	112.01	95	311.49	106.14	95	327.68	115.20	95	307.20	112.79	94
Commercial real estate loans .....	173.54	238.21	33	191.28	237.30	35	191.72	234.65	35	183.81	229.44	37	169.01	219.72	40
Construction and land development.....	22.10	35.52	39	25.01	35.78	44	23.90	35.62	41	22.12	34.95	45	21.50	35.36	41
1–4 family.....	1.42	7.06	27	2.22	6.74	35	1.75	6.34	34	2.37	6.61	41	3.01	7.04	42
Other.....	20.68	28.07	41	22.79	27.86	44	22.16	28.16	45	19.75	27.32	45	18.49	27.26	41
Multifamily.....	30.94	34.78	56	31.44	33.28	58	32.23	32.74	61	30.70	31.04	57	27.80	27.85	59
Nonfarm nonresidential .....	120.50	157.17	35	134.84	157.33	40	135.58	155.06	39	130.99	152.10	42	119.71	147.22	44
Owner-occupied.....	23.90	52.65	25	30.88	53.29	32	30.54	52.37	31	29.79	53.07	33	26.09	54.89	32
Other.....	96.60	102.08	48	103.95	101.60	52	105.04	100.54	53	101.20	97.41	53	93.62	91.80	53
Real estate loans secured by farmland.....	0.15	3.59	31	0.18	3.50	32	0.17	3.44	32	0.19	3.60	33	0.34	4.02	41
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	67.62	127.07	18	93.77	159.86	22	84.04	139.91	21	61.97	122.02	25	60.66	128.82	22
Loans to individuals .....	56.01	35.29	73	71.84	38.40	75	65.79	37.47	75	79.50	43.51	73	73.66	42.67	71
Credit card loans .....	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.50	2.01	53	0.66	2.03	55	0.61	1.88	57	0.07	2.18	33	0.06	2.72	35
Other loans and leases.....	37.60	46.75	56	44.72	51.14	58	41.48	49.54	57	43.80	52.44	57	43.28	51.79	55
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	22.17	28.84	34	20.24	26.07	33	21.06	27.32	34	19.69	26.45	34	19.16	24.79	37
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	150.87	187.37	36	161.91	186.18	40	162.91	183.76	42	155.22	178.57	42	143.38	167.93	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	174.76	244.59	32	192.79	244.21	34	193.45	240.85	35	185.01	236.10	36	169.46	225.98	39

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	5.60	12.01	21	6.76	10.58	37	3.59	11.17	16	5.72	7.63	53	6.32	7.80	62
Liquid assets .....	41.03	28.17	83	34.65	24.60	82	36.49	26.22	82	32.21	22.44	79	28.83	22.72	77
Investment securities .....	37.36	19.64	96	30.37	16.55	90	34.24	17.85	93	31.29	16.99	90	32.02	17.27	89
Net loans and leases .....	52.52	59.81	22	58.94	63.21	26	57.30	61.58	28	60.35	63.77	30	60.39	63.98	26
Net loans, leases and standby letters of credit .....	52.97	60.62	21	59.39	64.12	25	57.80	62.48	30	60.80	64.84	28	60.76	65.07	26
Core deposits .....	79.87	74.75	64	76.87	68.08	68	77.50	70.67	62	74.64	63.09	74	74.64	62.13	78
Noncore funding .....	11.56	10.89	66	14.62	16.68	56	14.10	14.13	65	17	19.36	55	16.75	21.34	50
Time deposits of \$250K or more .....	4.04	1.81	89	5.75	2.56	90	5.59	2.11	93	6.68	2.94	91	6.87	2.89	90
Foreign deposits .....	5.05	0.35	93	5.51	0.41	92	5.30	0.36	93	5.90	0.43	92	6.14	0.47	93
Federal funds purchased and repos .....	2.43	1.20	82	3.05	1.49	80	2.91	1.47	79	3.34	1.94	76	2.94	1.97	75
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	2.43	0.52	90	3.05	0.52	91	2.91	0.54	88	3.34	0.48	89	2.94	0.54	89
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	0.99	12	0	2.06	3	0	1.24	7	0.42	3.01	21	0.29	3.67	14
Earning assets that reprice within 1 year .....	17.64	38.93	8	20.14	39.71	9	16.19	39.38	3	19.09	39.29	7	18.71	40.29	6
Interest-bearing liabilities that reprice within 1 year .....	4.69	7.04	40	7.22	9.42	44	7.22	8.20	59	7.89	10.19	39	8.41	10.01	51
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	12.95	30.25	15	12.92	28.34	15	8.96	29.11	11	11.20	26.63	11	10.30	27.38	15
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	6.75	-1.82	78	9.07	6.94	62	11.73	3.20	77	12.91	14.45	47	11.95	16.62	36
Net short-term noncore funding dependence .....	1.11	-8.21	80	2.28	-2.29	63	5.72	-4.76	86	4.89	3.38	48	4.31	4.66	36
Short-term investment / Short-term noncore funding .....	85.15	284.81	18	77.40	138.95	36	41.16	184.19	14	57.24	77.77	53	62.71	66.46	63
Liquid assets - short-term noncore funding / Nonliquid assets .....	58.41	34.02	82	39.66	23.27	81	43.73	28.18	79	32.77	16.97	84	26.35	16.04	78
Net loans and leases / Total deposits .....	59.04	74.66	13	66.88	82.84	14	64.83	79.43	14	69.18	90.31	12	68.90	90.08	14
Net loans and leases / Core deposits .....	65.76	81.17	19	76.68	93.70	18	73.94	88.34	24	80.85	103.93	13	80.91	105	12
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.09	0.84	64	7.40	1.82	94	6.31	1.57	95	1.60	0.72	82	-5.28	-0.82	4
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.08	1.94	9	5.94	4.82	69	5.14	4.31	67	0.88	1.36	42	-1.10	-1.98	73
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	46.60	13.42	88	54.58	12.14	92	46.25	11.38	92	53.74	12.67	96	63.43	16.19	97
Available-for-sale securities .....	53.40	84.66	11	45.42	85.75	7	53.75	87.23	7	46.26	85.40	4	36.57	81.88	2
U.S. Treasury securities .....	2.14	5.52	55	2.43	5.43	55	0.12	4.72	39	4.87	6.15	63	6.45	6.99	61
US agency securities (excluding mortgage-backed securities) .....	1.84	4.50	51	3.13	3.23	61	2.47	4.01	55	4.28	3.49	68	7.13	4.02	77
Municipal securities .....	0.68	8.87	25	1.83	9.39	30	0.83	9.83	24	1.94	7.75	35	14.55	9.16	67
Mortgage-backed securities .....	90.58	66.59	84	88.63	67.27	81	93.22	66.64	85	82.71	67.43	71	66.04	65.45	45
Asset-backed securities .....	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	4.75	3.17	71	3.98	2.93	71	3.35	3.01	67	6.21	2.94	80	5.84	2.79	78
Mutual funds and equity securities .....	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	4.23	8.69	35	8.88	11.75	52	5.74	10.55	35	13.69	11.86	64	16.05	11.91	73
Debt securities 1 to 5 years .....	4.04	17.05	21	12.33	18.03	47	6.01	17.03	32	10.31	17.94	47	15.68	19.18	52
Debt securities over 5 years .....	91.73	72.17	87	78.79	66.01	61	88.25	69.86	75	76.01	66.02	55	68.27	64.73	44
Pledged securities .....	41.63	33.87	62	59.84	37.40	81	50.78	35.67	71	46.23	30.57	70	41.05	33.30	60
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-4.92	51.37	22	21.60	146.89	17	-28.53	183.32	3	-4.51	26.69	32	-12.54	6.77	25
Investment securities .....	41.10	33.34	64	7.02	14.17	45	24.61	23.62	63	3.12	11.75	37	-10.89	9.42	9
Core deposits .....	19.16	16.88	68	15.97	25.99	19	18.22	26.88	21	5.55	11.23	38	0.81	7.29	24
Noncore funding .....	-9.29	-23.76	71	-7.08	-2.41	44	-5.55	-12.18	58	7.12	6.59	57	-2.90	10.67	26

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	2,819,038	2,646,821	2,787,123	2,713,937	2,666,285
Commit: Secured commercial real estate loans .....	328,307	276,486	294,524	282,857	265,222
Commit: Unsecured real estate loans .....	3,623	11,045	6,198	14,588	6,307
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	101,240	89,354	102,140	82,403	63,966
Commercial and similar letters of credit .....	14,953	10,317	10,511	16,981	9,411
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	7,437	9,098	8,204	488	1,787
Credit derivatives - notional amount (holding company as beneficiary) .....	1,899	2,885	2,437	1,608	757
Credit derivative contracts w/ purchased credit protection-investment grade .....	9,336	11,983	10,641	2,096	2,544
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	97,020	62,039	158,759	82,735	34,102
Written options contracts (interest rate) .....	64,016	49,891	102,881	48,677	33,133
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	2,739,597	2,264,657	2,725,555	1,604,777	1,010,068
Futures and forward foreign exchange .....	87,913	78,768	84,060	75,282	47,826
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	142,481	117,710	133,286	114,499	80,746

### Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec) .....	12.43	22.45	13	13.39	21.74	20	13.53	22.01	18	15	23.52	20	15.55	24.05	26
Standby letters of credit .....	0.45	0.67	47	0.45	0.72	45	0.50	0.71	48	0.46	0.84	41	0.37	0.92	31
Commercial and similar letters of credit .....	0.07	0.02	86	0.05	0.02	84	0.05	0.02	85	0.09	0.02	91	0.05	0.02	79
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.03	0.25	57	0.05	0.39	58	0.04	0.35	57	0	0.42	55	0.01	0.52	57
Credit derivatives - notional amount (holding company as beneficiary) .....	0.01	0.19	59	0.01	0.33	60	0.01	0.30	59	0.01	0.52	59	0	0.75	60
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.04	0.18	71	0.06	0.22	73	0.05	0.25	72	0.01	0.30	69	0.01	0.52	68
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	13.81	49.75	42	13.02	51.68	34	15.55	48.62	39	10.64	68.47	28	7.03	65.81	28
Interest rate contracts .....	12.79	35.96	41	12.02	36.85	32	14.50	34.36	40	9.59	47.31	28	6.28	43.84	26
Interest rate futures and forward contracts .....	0.43	5.17	56	0.31	9.28	39	0.77	6.21	51	0.46	10.67	49	0.20	11.40	43
Written options contracts (interest rate) .....	0.28	1.82	36	0.25	2.30	31	0.50	2.18	41	0.27	2.47	40	0.19	2.16	39
Purchased options contracts (interest rate) .....	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	12.08	20.67	50	11.46	22.27	40	13.23	20.83	48	8.87	28.86	31	5.89	26.74	31
Foreign exchange contracts .....	0.39	6.16	69	0.40	5.77	66	0.41	6.01	66	0.42	10.12	62	0.28	10.92	60
Futures and forward foreign exchange contracts .....	0.39	3.93	72	0.40	3.58	69	0.41	3.47	70	0.42	5.23	66	0.28	5.22	63
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0.63	0.86	80	0.60	1.80	78	0.65	1.86	79	0.63	3.32	76	0.47	4.08	73
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0.63	0.29	85	0.60	0.30	83	0.65	0.32	84	0.63	0.38	82	0.47	0.40	84
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	23.39	42.93	20	23.18	41.55	25	24.01	42.82	27	25.34	45.53	30	26.51	44.93	31

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	3,131,027	2,573,065	3,204,541	1,925,970	1,205,875
Interest rate contracts .....	2,900,633	2,376,587	2,987,195	1,736,189	1,077,303
Foreign exchange contracts .....	87,913	78,768	84,060	75,282	47,826
Equity, commodity, and other contracts .....	142,481	117,710	133,286	114,499	80,746
<b>Derivatives Position</b>					
Futures and forwards .....	184,933	140,807	242,819	158,017	81,928
Written options .....	64,016	49,891	102,881	48,677	33,133
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	64,016	49,891	102,881	48,677	33,133
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	2,882,078	2,382,367	2,858,841	1,719,276	1,090,814
Held for trading .....	2,969,991	2,461,135	2,942,901	1,794,558	1,138,640
Interest rate contracts .....	2,739,597	2,264,657	2,725,555	1,604,777	1,010,068
Foreign exchange contracts .....	87,913	78,768	84,060	75,282	47,826
Equity, commodity, and other contracts .....	142,481	117,710	133,286	114,499	80,746
Non-traded .....	161,036	111,930	261,640	131,412	67,235
Interest rate contracts .....	161,036	111,930	261,640	131,412	67,235
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	3,076,347	2,535,157	3,112,301	1,879,389	1,175,286
One year or less .....	452,570	387,449	481,051	329,591	167,547
Over 1 year to 5 years .....	379,718	512,066	514,487	537,927	383,911
Over 5 years .....	2,244,059	1,635,642	2,116,763	1,011,871	623,828
Gross negative fair value (absolute value) .....	18,889	22,339	19,367	7,725	9,837
Gross positive fair value .....	55,021	109,604	96,167	28,931	14,602
Held for trading .....	52,794	106,947	91,220	27,628	13,722
Non-traded .....	2,227	2,657	4,947	1,303	880
Current credit exposure on risk-based capital derivative contracts .....	52,829	106,980	91,243	27,655	13,742
Credit losses on derivative contracts .....	-70	192	129	47	-1
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	92.64	94.09	28	92.36	95.13	24	93.22	94.10	27	90.15	93.44	25	89.34	92.91	27
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	2.81	3.27	72	3.06	2.75	73	2.62	3.49	68	3.91	3.20	73	3.97	3.39	70
Foreign exchange contracts .....	4.55	1.17	83	4.57	1.12	82	4.16	1.17	83	5.95	1.64	83	6.70	1.93	86
Futures and forwards .....	5.91	12.57	50	5.47	12.99	43	7.58	14.05	51	8.20	13.49	54	6.79	12.78	51
Written options .....	2.04	7.49	36	1.94	8.37	30	3.21	8.18	37	2.53	5.91	45	2.75	6.60	43
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	2.04	7.20	39	1.94	7.94	33	3.21	7.73	40	2.53	5.10	47	2.75	5.49	48
Purchased options .....	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	92.05	71.23	67	92.59	69.92	76	89.21	68.76	66	89.27	69.75	66	90.46	70.34	64
Held for trading .....	94.86	40.60	80	95.65	43.50	82	91.84	43.53	76	93.18	44.16	75	94.42	46.31	76
Interest rate contracts .....	87.50	34.42	83	88.01	37.56	87	85.05	36.62	85	83.32	37.24	80	83.76	38.40	79
Foreign exchange contracts .....	2.81	1.57	79	3.06	1.40	82	2.62	1.60	77	3.91	1.60	82	3.97	1.85	80
Equity, commodity, and other contracts .....	4.55	0.58	88	4.57	0.71	85	4.16	0.68	87	5.95	0.83	87	6.70	1.14	90
Non-traded .....	5.14	59.40	19	4.35	56.50	17	8.16	56.47	23	6.82	55.84	25	5.58	53.69	23
Interest rate contracts .....	5.14	56.19	20	4.35	54.31	18	8.16	53.82	23	6.82	52.22	25	5.58	50.60	24
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	98.25	91.87	56	98.53	89.91	65	97.12	91.48	56	97.58	93.86	50	97.46	94.47	52
One year or less .....	14.45	28.05	43	15.06	30.94	41	15.01	32.05	43	17.11	32.17	42	13.89	32.51	40
Over 1 year to 5 years .....	12.13	26.03	26	19.90	27.26	44	16.05	27.06	34	27.93	30.45	50	31.84	31.16	52
Over 5 years .....	71.67	30.08	89	63.57	28.48	85	66.06	29.56	85	52.54	28.09	75	51.73	28.71	76
Gross negative fair value (absolute value) .....	0.60	1.25	33	0.87	1.76	42	0.60	1.55	31	0.40	0.83	37	0.82	0.72	58
Gross positive fair value .....	1.76	1.68	53	4.26	2.69	79	3	2.23	67	1.50	1.19	70	1.21	0.85	79
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	35	0.02	0.07	32	0.01	0.07	32	0.01	0.06	29	0.01	0.06	40
Gross positive fair value (X) .....	0.03	0.07	51	0.08	0.11	53	0.07	0.09	57	0.02	0.07	42	0.01	0.06	41
Held for trading (X) .....	0.03	0.05	62	0.08	0.08	65	0.07	0.07	66	0.02	0.06	56	0.01	0.05	55
Non-traded (X) .....	0	0.01	25	0	0.02	28	0	0.02	34	0	0.01	35	0	0.01	23
Current credit exposure (X) .....	0.03	0.05	56	0.08	0.08	56	0.07	0.06	60	0.02	0.05	45	0.01	0.04	51
Credit losses on derivative contracts .....	0	0	1	0.01	0	95	0.01	0	92	0	0	95	0	0	5
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.45	0.63	55	0.98	1.03	57	0.81	0.85	60	0.26	0.73	45	0.14	0.53	56

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	216,252	110,027	110,027	106,693	107,346
Gross losses .....	10,600	15,460	21,038	23,955	24,564
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	6,500	6,609	13,900	11,289	10,486
Net losses .....	4,100	8,851	7,138	12,666	14,078
Provision for loan and lease losses .....	-32,595	74,000	117,800	16,000	13,425
Adjustments .....	828	-1,737	-4,437	0	0
Ending balance .....	180,385	173,439	216,252	110,027	106,693
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets .....	-0.30	-0.14	21	0.79	0.85	52	0.61	0.51	68	0.09	0.15	39	0.08	0.14	33	
Provision for loan and lease losses / Average loans and leases .....	-0.54	-0.25	17	1.30	1.37	53	1.01	0.82	71	0.15	0.24	40	0.13	0.24	36	
Provision for loan and lease losses / Net loan and lease losses .....	-795	77.32	9	836.06	792.43	70	1,650.32	487.86	92	126.32	130.58	57	95.36	134.68	27	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.50	1.39	65	1.47	1.51	54	1.81	1.58	71	1	0.83	73	1.02	0.90	68	
Allowance for loan and lease losses / Total loans and leases .....	1.49	1.37	65	1.47	1.48	54	1.80	1.55	72	1	0.81	73	1.02	0.89	70	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	22	15.27	79	9.80	11.83	62	30.30	11.58	88	8.69	8.03	70	7.58	7.54	63	
Allowance for loan and lease losses / Nonaccrual assets .....	1,083.85	318.67	92	858.82	321.01	90	1,339.10	299.17	94	633.07	218.72	91	921.83	214.03	95	
ALLL / 90+ days past due + nonaccrual loans and leases .....	695.90	260.68	93	596.42	244.42	92	810.08	244.34	96	426.69	151.73	92	588.13	160.51	94	
Gross loan and lease losses / Average loans and leases .....	0.18	0.22	52	0.27	0.35	55	0.18	0.34	39	0.22	0.28	50	0.24	0.30	53	
Recoveries / Average loans and leases .....	0.11	0.08	71	0.12	0.07	82	0.12	0.07	81	0.11	0.08	74	0.10	0.09	63	
Net losses / Average loans and leases .....	0.07	0.13	34	0.16	0.28	46	0.06	0.27	20	0.12	0.21	44	0.14	0.22	47	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39	
Recoveries / Prior year-end losses .....	30.90	16.12	87	27.59	15.46	86	58.03	33.98	82	45.96	36.22	78	45.09	41.30	65	
Earnings coverage of net loan and lease losses (X) .....	32.66	4.52	77	18.63	21.56	67	43	22.91	84	23.83	24.40	66	20.15	21.75	63	
<b>Net Loan and Lease Losses By Type</b>																
Real estate loans .....	-0.05	0.03	7	-0.03	0.03	11	-0.04	0.04	4	-0.02	0.01	12	-0.03	0.02	16	
Real estate loans secured by 1-4 family .....	-0.07	-0.01	10	-0.03	0.01	16	-0.05	0.01	9	-0.05	0.01	8	-0.03	0.01	14	
Revolving .....	-0.16	-0.05	16	-0.15	0.01	10	-0.23	0.01	7	-0.04	0.02	15	-0.12	0.03	10	
Closed-end .....	-0.06	-0.01	10	-0.01	0.01	32	-0.02	0	19	-0.05	0	6	-0.01	0.01	22	
Commercial real estate loans .....	-0.01	0.05	21	0	0.03	12	0	0.07	13	0.06	0.01	86	-0.01	0.01	24	
Construction and land development .....	-0.04	0	17	-0.03	0	17	-0.01	0	34	-0.01	-0.01	38	-0.09	-0.03	18	
1-4 family .....	-0.04	0	3	-0.03	0	7	-0.01	0	13	-0.01	0	14	-0.09	-0.01	3	
Other .....	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68	
Multifamily .....	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58	
Nonfarm nonresidential .....	0	0.07	35	0	0.05	26	0	0.11	14	0.09	0.02	88	0	0.02	35	
Owner-occupied .....	0	0.01	46	0	0.02	36	0	0.02	26	0.09	0.01	93	0	0.01	34	
Other .....	0	0.06	37	0	0.03	38	0	0.08	24	0	0.01	40	0	0.01	44	
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50	
Commercial and industrial loans .....	0.07	0.20	40	-0.10	0.46	0	-0.06	0.47	0	-0.06	0.37	0	-0.06	0.31	4	
Loans to individuals .....	1.21	0.78	72	1.95	1.41	74	1.09	1.13	64	1.31	1.17	62	1.61	1.16	69	
Credit card loans .....					2.18			3.43			2.92			3.11		2.92
Agricultural loans .....	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38	
Loans to foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50		0		
Other loans and leases .....	-0.03	0.08	9	0.09	0.13	59	0.01	0.15	44	0.03	0.15	47	0.01	0.14	41	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		20,517		14,602		25,924		56,743		33,962
90+ days past due loans and leases .....		9,278		8,885		10,546		8,406		6,567
Nonaccrual loans and leases.....		16,643		20,195		16,149		17,380		11,574
Total past due and nonaccrual loans and leases.....		46,438		43,682		52,619		82,529		52,103
Restructured 30–89 days past due .....		3,818		927		3,068		6,086		7,250
Restructured 90+ days past due .....		609		234		393		285		383
Restructured nonaccrual .....		9,337		5,020		4,021		5,671		4,875
Total restructured loans and leases .....		13,764		6,181		7,482		12,042		12,508
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		71,108		58,785		64,997		57,017		41,481
Other real estate owned.....		2,332		2,506		2,332		2,737		1,356
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.17	0.27	40	0.12	0.36	19	0.22	0.39	31	0.51
90+ days past due loans and leases .....	0.08	0.10	70	0.08	0.13	62	0.09	0.12	67	0.08
Nonaccrual loans and leases.....	0.14	0.58	9	0.17	0.61	10	0.13	0.66	5	0.16
90+ days past due and nonaccrual loans and leases.....	0.21	0.73	9	0.25	0.80	7	0.22	0.85	6	0.23
30–89 days past due restructured.....	0.03	0.01	86	0.01	0.01	64	0.03	0.01	81	0.06
90+ days past due restructured .....	0.01	0	81	0	0.01	71	0	0.01	73	0
Nonaccrual restructured.....	0.08	0.12	46	0.04	0.13	28	0.03	0.13	23	0.05
30–89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.17	0.27	40	0.12	0.37	19	0.22	0.40	31	0.51
90+ days past due assets .....	0.08	0.10	70	0.08	0.13	62	0.09	0.12	67	0.08
Nonaccrual assets .....	0.14	0.59	9	0.17	0.62	9	0.13	0.67	5	0.16
30+ days past due and nonaccrual assets .....	0.38	1.04	12	0.37	1.21	8	0.44	1.29	6	0.75
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.11	0.43	9	0.15	0.49	8	0.13	0.52	8	0.14
90+ days past due and nonaccrual assets + other real estate owned .....	0.12	0.46	9	0.16	0.52	8	0.14	0.55	8	0.16
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.42	0.52	43	0.42	0.56	35	0.42	0.60	32	0.46
Allowance for loan and lease losses .....	52.39	67.93	41	47.65	65.48	37	40.20	66.66	26	75.90
Equity capital + allowance for loan and lease losses .....	5.36	4.43	68	5.42	4.83	63	5.47	4.97	61	5.98
Tier 1 capital + allowance for loan and lease losses.....	5.27	5.28	54	5.54	5.98	50	5.51	6.05	50	5.97
Loans and leases + other real estate owned .....	0.78	0.88	48	0.70	0.92	40	0.72	0.97	36	0.76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.10	0.24	34	0.09	0.39	18	0.14	0.39	19	0.22	0.38	33	0.17	0.42	19
	90+ days past due .....		0.09	0.12	78	0.10	0.15	70	0.09	0.16	68	0.07	0.16	58	0.06	0.22	55
	Nonaccrual.....		0.18	0.65	15	0.23	0.63	15	0.17	0.76	11	0.20	0.46	25	0.14	0.57	14
Commercial and industrial	30–89 days past due .....		0.18	0.17	61	0.03	0.23	14	0.02	0.23	9	1.07	0.31	90	0.21	0.30	46
	90+ days past due .....		0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	28
	Nonaccrual.....		0.02	0.64	4	0.03	0.75	8	0.03	0.75	7	0.07	0.83	12	0.03	0.76	8
Individuals	30–89 days past due .....		0.87	0.55	79	0.40	0.58	35	1.19	0.83	77	2.26	0.83	88	1.77	0.84	87
	90+ days past due .....		0.07	0.07	68	0.04	0.13	48	0.20	0.14	73	0.22	0.17	71	0.14	0.16	66
	Nonaccrual.....		0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....		0	0.01	46	0	0	50	0	0	50	0	0.07	47		0.01	
	90+ days past due .....		0	0	50	0	0	50	0	0	50	0	0	50		0	
	Nonaccrual.....		0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44		0.06	
Other loans and leases	30–89 days past due .....		0.06	0.11	59	0.25	0.14	74	0.08	0.18	56	0.55	0.20	81	0.09	0.17	51
	90+ days past due .....		0	0.01	35	0.01	0.01	74	0	0.01	33	0.01	0.01	76	0	0.01	31
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0.04	0.14	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.14	0.35	31	0.13	0.60	14	0.20	0.65	16	0.25	0.67	16	0.18	0.71	13
	90+ days past due .....	0.14	0.27	71	0.13	0.29	69	0.14	0.33	68	0.10	0.31	61	0.09	0.46	55
	Nonaccrual .....	0.13	0.82	10	0.20	0.84	12	0.12	0.89	9	0.13	0.73	9	0.16	0.86	12
Revolving	30–89 days past due .....	0.12	0.29	26	0.10	0.40	23	0.37	0.48	45	0.35	0.45	38	0.39	0.50	39
	90+ days past due .....	0.34	0.02	94	0.24	0.03	90	0.26	0.03	93	0.36	0.05	94	0.21	0.05	88
	Nonaccrual .....	0.42	1.05	34	0.45	1.27	31	0.36	1.13	26	0.31	1	25	0.31	1.17	25
Closed-end	30–89 days past due .....	0.14	0.36	32	0.14	0.61	20	0.17	0.65	10	0.22	0.70	17	0.13	0.75	10
	90+ days past due .....	0.10	0.29	67	0.11	0.33	63	0.12	0.38	64	0.05	0.35	52	0.06	0.53	49
Junior lien	Nonaccrual .....	0.07	0.77	7	0.14	0.81	10	0.08	0.87	8	0.10	0.70	9	0.12	0.84	8
	30–89 days past due .....	0.01	0.01	50	0.01	0.02	40	0.03	0.02	76	0.03	0.02	67	0	0.03	26
	90+ days past due .....	0.01	0	94	0.01	0	83	0.01	0	87	0	0	71	0.01	0	74
	Nonaccrual .....	0.02	0.04	36	0.01	0.05	33	0.01	0.04	30	0.01	0.04	25	0.01	0.06	29
Commercial real estate	30–89 days past due .....	0	0.14	6	0.01	0.23	12	0	0.26	4	0.14	0.18	51	0.11	0.17	38
	90+ days past due .....	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.11	0.52	15	0.13	0.43	16	0.12	0.62	12	0.16	0.23	41	0.02	0.28	15
Construction and development	30–89 days past due .....	0	0.12	18	0.07	0.24	48	0	0.28	11	0.23	0.28	61	0.67	0.21	88
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual .....	0	0.36	14	0.01	0.25	27	0	0.41	11	0.02	0.20	33	0.03	0.19	36
	30–89 days past due .....	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
Other	Nonaccrual .....	0	0.02	30	0.01	0.04	61	0	0.03	27	0.02	0.02	66	0.03	0.02	69
	30–89 days past due .....	0	0.07	21	0.07	0.17	57	0	0.22	13	0.23	0.20	72	0.67	0.13	91
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	0	0.06	28	0	0.08	24	0	0.09	22	0.67	0.08	91	0	0.10	18
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0	0.14	7	0	0.20	6	0	0.23	6	0.01	0.14	13	0.03	0.17	16
	90+ days past due .....	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual .....	0.17	0.66	17	0.18	0.55	21	0.17	0.80	12	0.21	0.28	47	0.03	0.30	12
	30–89 days past due .....	0	0.04	10	0	0.07	8	0	0.07	8	0	0.07	8	0.03	0.09	28
	90+ days past due .....	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual .....	0	0.25	4	0	0.24	6	0	0.27	5	0	0.16	7	0	0.17	6
	30–89 days past due .....	0	0.09	12	0	0.11	9	0	0.14	11	0.01	0.07	25	0	0.07	8
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.17	0.40	39	0.18	0.24	52	0.17	0.44	38	0.21	0.10	81	0.03	0.13	28
Farmland	30–89 days past due .....	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	34.54	1.23	97
Credit card	30–89 days past due .....		0.63			0.90			0.95			1.19			1.22	
	90+ days past due .....		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018											
<b>Common Equity Tier 1 Capital</b>																
Common stock plus related surplus .....	-434,919	-453,194	-445,294	-443,471	-322,071											
Retained earnings .....	1,899,448	1,798,764	1,835,729	1,761,415	1,641,314											
Accumulated other comprehensive income (AOCI) .....	-41,468	18,925	7,822	-31,112	-51,043											
Common equity tier 1 minority interest .....	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions .....	1,423,061	1,364,495	1,398,257	1,286,832	1,268,200											
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>																
Less: Goodwill, intangible assets, and deferred tax assets .....	28,718	28,718	28,718	28,718	28,718											
Accumulated other comprehensive income-related adjustments .....	-41,468	18,925	7,822	-31,112	-51,043											
Other deductions from common equity tier 1 capital .....	-198	-198	-198	-198	-198											
Subtotal: .....	1,436,009	1,317,050	1,361,915	1,289,424	1,290,723											
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0											
Common equity tier 1 capital .....	1,436,009	1,317,050	1,361,915	1,289,424	1,290,723											
<b>Additional Tier 1 Capital</b>																
Additional tier 1 capital instruments and related surplus .....	175,487	0	0	0	0											
Non-qualifying capital instruments .....	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0											
Additional tier 1 capital before deductions .....	175,487	0	0	0	0											
Less: Additional tier 1 capital deductions .....	0	0	0	0	0											
Additional tier 1 capital .....	175,487	0	0	0	0											
<b>Tier 1 Capital</b>																
<b>Tier 2 Capital</b>																
Tier 2 capital instruments and related surplus .....	0	0	0	0	0											
Non-qualifying capital instruments .....	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital .....	145,522	137,122	141,869	116,849	113,515											
Exited advanced approach eligible credit reserves .....																
Unrealized gains on AFS preferred stock classified as equity .....				0												
Tier 2 capital before deductions .....	145,522	137,122	141,869	116,849	113,515											
Exited advanced approach tier 2 capital before deductions .....																
Less: Tier 2 capital deductions .....	0	0	0	0	0											
Tier 2 capital .....	145,522	137,122	141,869	116,849	113,515											
Exited advanced approach tier 2 capital .....																
Total capital .....	1,757,018	1,454,172	1,503,784	1,406,273	1,404,238											
Exited advanced approach total capital .....																
<b>Total Assets for Capital Ratios</b>																
Average total consolidated assets, adjusted .....	22,075,678	19,128,539	20,338,668	17,802,027	17,017,194											
Less: Deductions from common equity tier 1 capital .....	28,718	28,718	28,718	28,718	28,718											
Less: Other deductions .....	0	0	0	0	0											
Total assets for leverage ratio .....	22,046,960	19,099,821	20,309,950	17,773,309	16,988,476											
Total risk-weighted assets .....	11,614,522	10,941,894	11,295,077	10,589,061	9,878,904											
Exited advanced approach total RWA .....																
<b>Capital Ratios</b>																
Common equity tier 1 capital, column A .....	12.36	12.66	51	12.04	11.98	56	12.06	12.35	51	12.18	12.11	55	13.07	12.09	73	
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45	
Tier 1 capital, column A .....	13.87	13.44	63	12.04	12.72	45	12.06	13.08	37	12.18	12.78	43	13.07	12.85	64	
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45	
Total capital, column A .....	15.13	15.42	53	13.29	14.77	27	13.31	15.23	17	13.28	14.36	39	14.21	14.45	61	
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45	
Tier 1 leverage .....	7.31	9.11	7	6.90	9.03	3	6.71	9.13	3	7.25	9.76	4	7.60	9.71	6	
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31		

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		369,291			371,071			365,558		365,826			365,901		-0.48	4.45	
Total property and casualty assets .....		0			0			0		0			0				
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		369,291			371,071			365,558		365,826			365,901		-0.48	4.45	
Reinsurance recoverables (L/H) .....		0			0			0		0			0				
Separate account assets (L/H) .....																	
Total insurance underwriting equity .....		369,144			369,798			365,359		365,675			365,012		-0.18	4.63	
Total property and casualty equity .....		0			0			0		0			0				
Total life and health equity .....		369,144			369,798			365,359		365,675			365,012		-0.18	4.63	
Total insurance underwriting net income .....		3,834			4,013			7,584		9,385			8,843		-4.46	-0.03	
Total property and casualty .....		0			0			0		0			0				
Total life and health .....		3,834			4,013			7,584		9,385			8,843		-4.46	-0.03	
Claims and claims adjusted expense reserves (P/C) .....		0			0			0		0			0				
Unearned premiums (P/C) .....		0			0			0		0			0				
Policyholder benefit and contractholder funds (L/H) .....		132			136			132		138			169		-2.94	-12.00	
Separate account liabilities (L/H) .....		0			0			0		0			0				
Insurance activities revenue .....		407			417			871		2,417			1,145		-2.40	-49.00	
Other insurance activities income .....		351			355			757		2,290			919		-1.13	-22.00	
Insurance and reinsurance underwriting income .....		56			62			114		127			226		-9.68	-83.91	
Premiums .....		56			62			114		127			226		-9.68	-83.91	
Credit related insurance underwriting .....		56			62			114		127			226		-9.68	-83.91	
Other insurance underwriting .....		0			0			0		0			0				
Insurance benefits, losses, expenses .....		93			87			144		131			280		6.90	-37.58	
Net assets of insurance underwriting subsidiaries .....		0			0			0		0			0				
Life insurance assets .....		292,805			291,185			291,480		287,961			283,771		0.56	7.94	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	1.63	0	97	1.88	0	97	1.77	0	97	2.02	0.01	96	2.13	0.01	97			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0	52.30	18	0	54.79	16	0	53.67	17	0	51.47	18	0	56.12	15			
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100	47.70	82	100	45.21	83	100	46.33	82	100	48.53	81	100	43.88	84			
Separate account assets (L/H) / Total life assets .....	0	13.29	42	0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income .....	0.12	0.37	58	0.12	0.39	60	0.13	0.41	59	0.35	0.47	69	0.17	0.47	61			
Premium income / Insurance activities revenue .....	13.76	3.14	88	14.87	3.04	88	13.09	2.84	86	5.25	7.32	81	19.74	4.86	85			
Credit related premium income / Total premium income .....	100	30.92	85	100	40.01	80	100	38.23	81	100	34.91	83	100	44.54	78			
Other premium income / Total premium income .....	0	69.08	15	0	59.99	19	0	61.77	18	0	65.09	16	0	55.46	21			
Insurance underwriting net income / Consolidated net income .....	3.01	0.02	97	5.45	0.02	98	4.93	0.03	96	4.15	0.08	96	4.03	0.08	97			
Insurance net income (P/C) / Equity (P/C) .....		21.10				7.42			15.59			19.86			15.64			
Insurance net income (L/H) / Equity (L/H) .....	2.08	5.07	58	2.17	-31.13	50	2.08	3.62	53	2.57	5.13	38	2.42	1.99	50			
Insurance benefits, losses, expenses / Insurance premiums .....	166.07	-395.05	70	140.32	620.37	66	126.32	447.82	59	103.15	233.61	70	123.89	160.49	65			
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	16.34	11.54	68	19.54	11.35	85	18.47	11.03	81	20.58	11.51	84	20.31	10.22	81			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0		0			0		0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Foreign Activities</b>															
Total foreign loans and leases .....	309,941		325,154		323,300		333,610		306,762						
Real estate loans.....	69,724		78,504		82,278		78,358		76,785						
Commercial and industrial loans .....	1,021		1,502		1,239		1,680		979						
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0						
Loans to foreign governments and institutions .....	28		30		30		16		0						
Loans to individuals .....	232,256		242,953		236,797		252,125		227,322						
Agricultural loans.....	36		0		0		0		0						
Other foreign loans.....	2,590		1,697		1,622		861		890						
Lease financing receivables.....	4,286		468		1,334		570		786						
Debt securities .....	24,938		0		0		110,052		109,357						
Interest-bearing bank balances .....	494		485		487		480		474						
Total selected foreign assets .....	335,373		325,639		323,787		444,142		416,593						
Total foreign deposits .....	1,144,717		1,089,227		1,091,758		1,067,201		1,052,363						
Interest-bearing deposits .....	656,417		643,449		651,384		645,658		641,657						
Non-interest-bearing deposits.....	488,300		445,778		440,374		421,543		410,706						
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	8.17	0.64	95	8.45	0.93	95	8.34	0.87	95	9.11	1.25	93	9.78	1.17	95
Cost: Interest-bearing deposits.....	0.12	0.12	59	0.35	0.59	32	0.27	0.42	35	0.58	1.19	16	0.32	0.97	12
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03				27.29
Commercial and industrial loans .....		1.03			0.59			0.64			0.29				1.53
Foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50			0
<b>Growth Rates</b>															
Net loans and leases.....	-4.68	-1.19	50	0.22	10.27	56	-3.09	-2.40	57	8.75	22.48	58	18.77	7.24	67
Total selected assets.....	2.99	3.19	57	-25.15	5.10	15	-27.10	2.04	17	6.61	12.40	61	1.16	3.24	46
Deposits .....	5.09	9.07	41	1.21	10.22	30	2.30	3.46	40	1.41	10.36	36	10.81	5	70

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans .....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.10	0.24	0.17	0.30	0.54
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		30,000	67,000	134,000	220,000	185,000	-55.22	-50.00
Dividends .....		30,000	67,000	134,000	220,000	185,000	-55.22	-50.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....						0		
Dividends .....						0		
Interest .....						0		
Management and service fees .....						0		
Other income .....						0		
Total income from subsidiaries .....		30,000	67,000	134,000	220,000	185,000	-55.22	-50.00
Securities gains (losses) .....		-486	13,781	13,336	-850	-819		
Other operating income .....		3	141	154	261	198	-97.87	-97.96
Total operating income .....		29,517	80,922	147,490	219,411	184,379	-63.52	-50.79
<b>Operating Expenses</b>								
Personnel expenses .....		383	379	758	768	734	1.06	17.48
Interest expense .....		0	0	0	0	0		
Other expenses .....		987	1,088	1,864	1,682	1,701	-9.28	19.35
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		1,370	1,467	2,622	2,450	2,435	-6.61	18.82
Income (loss) before taxes .....		28,147	79,455	144,868	216,961	181,944	-64.57	-52.16
Applicable income taxes (credit) .....		-972	2,728	2,395	-1,818	-2,229		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		29,119	76,727	142,473	218,779	184,173	-62.05	-51.33
Equity in undistributed income of subsidiaries .....		98,363	-3,077	11,331	7,134	35,429		184.11
Bank subsidiaries .....		98,363	-3,077	11,331	7,134	35,429		184.07
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		127,482	73,650	153,804	225,913	219,602	73.09	34.97
<b>Memoranda</b>								
Bank net income .....		128,363	63,923	145,331	227,134	220,429	100.81	35.65
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,359,414	85.17	1,297,808	95.18	1,304,584	94.12	1,243,904	1,209,261	4.75	23.28
Common and preferred stock .....		1,345,285	84.29	1,283,679	94.14	1,290,455	93.10	1,229,775	1,195,132	4.80	23.58
Excess cost over fair value .....		14,129	0.89	14,129	1.04	14,129	1.02	14,129	14,129	0.00	0.00
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	-100.00	
Common and preferred stock .....		0	0	0	0	0	0	0	0	-100.00	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		2,501	0.16	4,996	0.37	2,501	0.18	4,974	4,999	-49.94	-49.64
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		219,723	13.77	50,117	3.68	66,704	4.81	37,056	52,731	338.42	321.24
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		14,401	0.90	10,675	0.78	12,305	0.89	12,401	9,988	34.90	59.20
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,596,039	100.00	1,363,596	100.00	1,386,094	100.00	1,298,335	1,276,979	17.05	36.47
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		12,508	0.78	11,514	0.84	11,587	0.84	11,503	8,779	8.63	1.61
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		12,508	0.78	11,514	0.84	11,587	0.84	11,503	8,779	8.63	1.61
Equity Capital .....		1,583,531	99.22	1,352,082	99.16	1,374,507	99.16	1,286,832	1,268,200	17.12	36.84
Perpetual preferred stock (income surplus) .....		175,487	11	0	0	0	0	0	0	0	
Common stock .....		580	0.04	580	0.04	580	0.04	579	577	0.00	0.69
Common surplus .....		598,774	37.52	586,946	43.04	591,360	42.66	582,566	571,704	2.02	9.48
Retained earnings .....		1,884,431	118.07	1,786,351	131	1,811,979	130.73	1,761,415	1,641,314	5.49	37.52
Accumulated other comprehensive income .....		-41,468	-2.60	18,925	1.39	7,822	0.56	-31,112	-51,043		
Other equity capital components .....		-1,034,273	-64.80	-1,040,720	-76.32	-1,037,234	-74.83	-1,026,616	-894,352		
Total liabilities and equity capital .....		1,596,039	100.00	1,363,596	100.00	1,386,094	100.00	1,298,335	1,276,979	17.05	36.47
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	18.28	12.64	86	11.05	4.33	88	11.38	7.29	85	17.65	9.68	96	17.63	10.40	95
Bank net income / Average equity investment in banks .....	19.39	12.37	90	10.01	4.55	81	11.29	7.45	79	18.46	10.51	92	18.50	11.19	91
Nonbank net income / Average equity investment in nonbanks .....		13.40			7.01			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			8.55				8.78
Bank net income / Parent net income .....	100.69	96.24	43	86.79	91.35	20	94.49	88.16	22	100.54	82.22	40	100.38	82.56	40
Nonbank net income / Parent net income .....	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74				72.48
<b>Leverage</b>															
Total liabilities / Equity capital .....	0.79	16.87	10	0.85	20.37	10	0.84	20.06	9	0.89	20.43	9	0.69	20.88	10
Total debt / Equity capital .....	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0.89	0.09	92	1.04	0.09	93	1.03	0.08	93	1.10	0.12	92	1.11	0.12	93
Long-term debt / Consolidated long-term debt .....	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	85.85	103.07	2	95.99	103.11	10	94.91	102.81	11	96.66	103.22	14	95.35	103.10	13
Total investment in subs / Equity capital .....	85.85	108.26	1	95.99	110.49	6	94.91	110.16	6	96.66	111.07	7	95.35	112.48	6
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.88	0.25	4	-0.37	0.67	17	-0.45	0.47	15	-0.19	0.36	20	-0.27	0.35	18
Equity investment in subs – equity cap / Net income-div (X) .....		0.83			3.93			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	55.91	138.64	16	142.83	143.95	60	132.87	136.59	56	206.07	177.68	68	185.92	162.34	63
Cash from ops + noncash items + op expense / Op expense + dividend .....	55.71	130.64	19	120.88	154.33	48	121.41	147.24	46	207.44	190.27	62	188.22	174.91	61
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	376.65	103.17	94	124.72	148.07	62	127.97	134.08	58	86.57	116.34	17	104.07	103.19	57
Pretax operating income + interest expense / Interest expense .....		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,667.11			1,374.36			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends .....	55.41	153.06	17	124.82	169.52	47	124.73	150.43	47	208.57	210.80	59	187.82	188.90	55
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-0.78	3.64	12	-0.84	3.69	15	-0.84	3.85	13	-0.89	2.64	16	-0.69	2.61	21
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04			0.24	
Nonaccrual .....		0.96			0.97			1.03			0.54			6.54	
Total .....		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	185.92	78.46	91	69.96	73.92	52	75.41	81.10	55	48.21	57.84	50	53.48	57.26	56
Dividends declared / Net income .....	42.47	25.30	87	72.88	60.26	71	69.85	42.29	88	46.69	33.08	76	44.85	27.33	85
Net income – dividends / Average equity.....	10.51	9.64	66	3	1.15	62	3.43	4.14	38	9.41	6.46	84	9.72	7.33	80
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	55.41	139.49	25	124.82	166.94	50	124.73	132.17	53	208.57	178.13	58	187.82	157.73	57
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	55.41	193.08	16	124.82	205.70	42	124.73	174.85	37	208.57	260.40	47	187.82	215.26	45
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	23.37	36.56	35	104.81	82.59	63	92.20	60.28	78	96.86	66.55	83	83.93	60.71	76
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	23.37	38.35	33	104.81	98.26	59	92.20	62.88	75	96.86	69.36	76	83.93	63.43	67
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		76.16			78.35			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	101.64	67.82	98	82.80	66.84	37	90.85	69.76	44	100.27	67.32	99	100.34	65.18	97
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	101.64	81.78	98	82.80	81.90	26	90.85	82.20	32	100.27	78.80	98	100.34	74.20	95
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.31			33.86			27.08			28.33			26.53	